<u>Step 5:</u> Prima keeps money of AAC's customers in Prima's account at Chase for <u>multiple days before repaying AAC's customers</u>. Balance in Prima's account at Chase remains inflated during this period.

<u>Step 4:</u> Upon receipt of cash, MVMC immediately wires money into Prima's account at Chase for <u>same-day credit</u>. By morning of Day 2, Prima's bank balance is inflated.

